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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust

Company, N.A. as successor to JPMorgan Chase bank,

as Trustee for Residential Asset Securities

Corporation, Home Equity Mortgage Asset-Backed

pass Through Certi

In Re:

Olivera Bevanda,

Debtor.

Order Filed on October 8, 2

Order Filed on October 8, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-25165 VFP

Adv. No.:

Hearing Date: 10/17/19 @ 8:30 a.m.

Judge: Vincent F. Papalia

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: October 8, 2019

Honorable Vincent F. Papalia United States Bankruptcy Judge Page 2

Debtor: Olivera Bevanda Case No.: 19-25165 VFP

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase bank, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed pass Through Certi, holder of a mortgage on real property located at 549 Summit Avenue Maplewood, New Jersey 07040, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Scott C. Pyfer, Esquire, attorney for Debtor, Olivera Bevanda, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall obtain a loan modification by January 31, 2020, or as may be extended by modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that the trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.